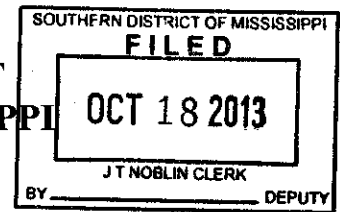


**IN THE UNITED STATES DISTRICT COURT
FOR THE SOUTHERN DISTRICT OF MISSISSIPPI
SOUTHERN DIVISION**



VERNON TAIT and CYNTHIA STEEN

PLAINTIFFS

V.

CIVIL ACTION NO. 1:13cv400HSO-KHW

CREDIT ACCEPTANCE

DEFENDANT

NOTICE OF REMOVAL

COMES NOW Credit Acceptance Corporation ("Credit Acceptance"), and files this its Notice of Removal, and in support thereof would show unto the Court the following, to-wit:

1. This Court has jurisdiction over this civil action pursuant to 28 U.S.C. §§ 1332, 1441 & 1446.
2. Plaintiffs commenced this action on January 24, 2013, in the Circuit Court of Jackson County, Mississippi, Cause No. 2013-00,018(2), against Credit Acceptance. A copy of the Complaint ("Complaint") and all pleadings, process and orders served upon Credit Acceptance are attached hereto and marked as composite Exhibit "A," and incorporated herein by reference. Although listed as a Plaintiff in the caption, Cynthia Steen did not execute the Complaint.
3. Plaintiffs alleged that Credit Acceptance wrongfully sold their vehicle "even though arbitration had been ordered" See Complaint at ¶ IV. They further asserted that Credit Acceptance committed fraud. See Complaint at ¶ VII.

Plaintiffs demanded \$100,000 in actual and punitive damages in the Complaint. *See* Complaint at *ad damnum* clause.

4. Plaintiffs are citizens of Mississippi. *See* Complaint at ¶ I. Credit Acceptance is a Michigan corporation with its principal place of business in Michigan. *See* Complaint at ¶ II. Thus, complete diversity exists between Plaintiffs and Credit Acceptance. The amount in controversy requirement has also been satisfied based upon Plaintiffs' monetary demand for \$100,000 in actual and punitive damages. *See* Complaint at *ad damnum* clause. Accordingly, this Court has subject matter jurisdiction over this matter pursuant to 28 U.S.C. § 1332.

5. Removal in this matter is timely pursuant to 28 U.S.C. § 1446. The Complaint was filed on January 24, 2013. However, Credit Acceptance was not served with process in this matter until October 11, 2013. Thus, the removal of this action is timely. *See* 28 U.S.C. § 1446(b). No other parties are required to join in or consent to the removal of this action.

6. By filing this Notice of Removal, Credit Acceptance does not waive its rights to object to service, service of process, sufficiency of process, jurisdiction over the subject matter, jurisdiction over the person, venue, or assert any other applicable defenses. Additionally, Credit Acceptance expressly reserves any right to have the claims asserted herein resolved solely through arbitration.

7. This Court has supplemental jurisdiction over all other claims asserted by Plaintiffs in accordance with 28 U.S.C. §§ 1367 & 1441.

8. A copy of this Notice of Removal has been sent to Plaintiffs, and will be filed with the clerk of the Circuit Court of Jackson County, Mississippi.

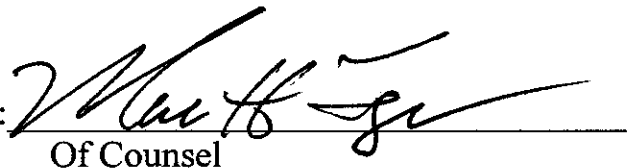
9. The entire state court file will be filed electronically pursuant to 28 U.S.C. § 1446(a) and Uniform Local Rule 5(b).

WHEREFORE, PREMISES CONSIDERED, Credit Acceptance prays that this Court assume full jurisdiction over these proceedings as provided for by law.

THIS the 18th day of October, 2013.

Respectfully submitted,

**CREDIT ACCEPTANCE
CORPORATION**

By: 
Of Counsel

Mark H. Tyson (MSB #9893)
Stephen T. Masley (MSB #101870)
McGLINCHEY STAFFORD, PLLC
City Centre South, Suite 1100
200 South Lamar Street (Zip - 39201)
Post Office Drawer 22949
Jackson, Mississippi 39225-2949
Telephone: (769) 524-2300
Facsimile: (769) 524-2333
mtyson@mcglinchey.com
smasley@mcglinchey.com

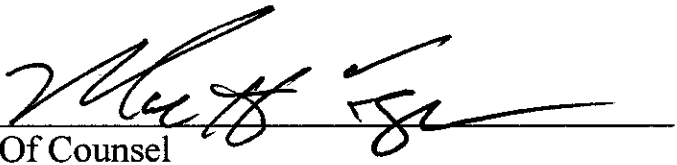
CERTIFICATE OF SERVICE

I do hereby certify that I have this day served via U.S. Mail, postage prepaid,
a true and correct copy of the foregoing to:

Vernon Tait
Cynthia Steen
4837 Community Street
Moss Point, Mississippi 39563

Joe W. Martin, Jr.
Jackson County Circuit Clerk
P.O. Box 998
Pascagoula, Mississippi 39568

This the 18th day of October, 2013.


Of Counsel

275777.1